



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**750 B Street, Suite 1600, San Diego, CA 92101 (619) 557-5305**

This information guide on Single Family & First Time Homebuyer Programs was designed for potential homebuyers in the San Diego and Imperial County areas.

Learn to buy and maintain a home. You can call one of these non-profit agencies and enroll in a homebuying education class. All classes offered by the following agencies are free. Inquire if there's a charge for materials. Some offer classes in Spanish, Chinese and Vietnamese.

<b>ACORN HOUSING</b> (619) 231-8327 <a href="http://www.acornhousing.org/">http://www.acornhousing.org/</a>	<b>NEIGHBORHOOD HOUSE ASSOCIATION</b> (619) 263-7761 <a href="http://www.neighborhoodhouse.org/">http://www.neighborhoodhouse.org/</a>
<b>CAMPESINOS UNIDOS, INC.</b> Brawley, CA (760) 351-5100	<b>SAN DIEGO HOME LOAN COUNSELING &amp; EDUCATION CENTER</b> (619) 624-2330 <a href="http://www.sdhomeloan.org/">http://www.sdhomeloan.org/</a>
<b>COMMUNITY HOUSING WORKS</b> (619) 282-6647 <a href="http://www.chworks.org/homeownership_center/">http://www.chworks.org/homeownership_center/</a>	<b>SAN DIEGO URBAN LEAGUE</b> (619) 266-6264 <a href="http://www.sdul.org/services_hcd.asp">http://www.sdul.org/services_hcd.asp</a>
<b>FAITH-BASED COMMUNITY DEVELOPMENT CORPORATION</b> North County, (760) 721-2117 <a href="http://www.fbcdc.org/">http://www.fbcdc.org/</a>	<b>SPRINGBOARD NONPROFIT CONSUMER CREDIT MANAGEMENT</b> (800) 947-3752 <a href="http://www.wiseplan.org/">http://www.wiseplan.org/</a> <a href="http://www.credit.org/">http://www.credit.org/</a>
<b>MAAC PROJECT</b> (619) 426-4592 <a href="http://www.maacproject.org/">http://www.maacproject.org/</a>	<b>SOUTH BAY COMMUNITY SERVICES</b> (619) 420-3620 <a href="http://www.southbaycommunityservices.org/">http://www.southbaycommunityservices.org/</a>
<b>MONEY MANAGEMENT INTERNATIONAL</b> (888) 298-2227 <a href="http://www.moneymanagement.org/">http://www.moneymanagement.org/</a>	<b>UNION of PAN ASIAN COMMUNITIES</b> (619) 286-8880 <a href="http://www.upacsd.com/">http://www.upacsd.com/</a>

**HUD/FHA Section 203(b) Mortgage Insurance Program**

Section 203(b), for loans made by FHA approved lenders, are specially designed for the average homebuyer, offering a low down payment with a basic fixed rate. For specific information on purchasing a home using FHA Mortgage Insurance, you should contact a realtor or mortgage banker of your choice.

The loan limits in the jurisdiction of the San Diego Office are:

	<b>1-Family Unit</b>	<b>2-Family Unit</b>	<b>3-Family Unit</b>	<b>4-Family Unit</b>
<b>San Diego County</b>	<b>\$362,790</b>	<b>\$464,449</b>	<b>\$561,411</b>	<b>\$697,696</b>
<b>Imperial County</b>	<b>\$208,950</b>	<b>\$256,248</b>	<b>\$309,744</b>	<b>\$384,936</b>

## **FIRST - TIME HOMEBUYER PROGRAMS**

Cities offer assistance to qualified homebuyers in the form of a **Mortgage Credit Certificate (MCC)**, which is a tax credit allocated to first time homebuyers to help them qualify for a **Larger First Mortgage, Down payment Assistance, Financing Assistance or Silent Second Mortgages**. To learn more about each City's programs, call the numbers listed below.

### **City of Carlsbad**

Homebuyers Assistance Program  
(760) 434-2810  
<http://www.ci.carlsbad.ca.us/housing/mcc.html>

### **City of Chula Vista**

Mortgage Credit Certificate Program  
Judith Atwood, (619) 585-5722  
[http://www.chulavistaca.gov/City\\_Services/Development\\_Services/Community\\_Development/Housing/default.asp](http://www.chulavistaca.gov/City_Services/Development_Services/Community_Development/Housing/default.asp)

### **City of El Cajon**

Jenny Ficacci, (619) 441-1768  
<http://www.ci.el-cajon.ca.us/dept/comm/housing/homebuyer.asp>

### **City of Encinitas**

Downpayment Assistance Program  
David Harris  
(760) 633-2724  
<http://www.ci.encinitas.ca.us/Government/CityD/PlanningABSDL/Housing+Grants+CDBG.htm>

### **City of Escondido**

First Time Homebuyers  
Judy Weichers, (760) 839-4532  
<http://www.ci.escondido.ca.us/depts/hns/housing/index.html>

### **City of La Mesa**

First Time Homebuyers  
Elke Ertle, (619) 667-1192  
<http://www.cityoflamesa.com/Departments/CommunityDevelopment/HousingPrograms.htm>

### **City of National City**

First Time Homebuyers Program  
Xavier Velasco  
(619) 336-4266  
<http://www.ci.national-city.ca.us/Departments/CDC1/CDC-Firsttime.htm>

### **City of Oceanside**

Housing Department  
Steve Jackson, (760) 435-3360  
<http://www.ci.oceanside.ca.us/datarelation.aspx?Content=186>

### **City of San Marcos**

Julie Magee  
(760) 744-1050 x3108  
<http://www.san-marcos.net/departments.asp?id=4549>

### **City of Santee**

Sharon Crockett, (619) 258-4100, x130  
<http://www.ci.santee.ca.us/about/commres.htm>

### **City of Vista**

Cecilia Barandianan  
(760) 726-1340 ext. 1105  
<http://www.cityofvista.com/departments/redev/index.cfm>

### **City of San Diego**

First Time Homebuyers Information  
(619) 578-7302  
<http://www.sdhc.net/hafirsttimebuyer1.shtml>

### **Centre City Development Corp. (CCDC)**

San Diego Redevelopment areas  
Dale Royal (619) 235-2200  
<http://www.ccdc.com/index.cfm/fuseaction/projects.loans/#first>

### **County of San Diego**

First Time Homebuyer Assistance  
Phyllis Freeman  
(858) 694-8701  
[http://www.co.san-diego.ca.us/sdhcd/homeowners/home\\_purchase.html](http://www.co.san-diego.ca.us/sdhcd/homeowners/home_purchase.html)

**For Cities not listed, as well as other areas of San Diego County,**  
you may visit [http://www.sdcounty.ca.gov/sdhcd/homeowners/home\\_purchase.html](http://www.sdcounty.ca.gov/sdhcd/homeowners/home_purchase.html)  
or contact: Affordable Housing Applications, Inc., 4579 Maple Avenue, Suite 1,  
Suite 10, San Diego, CA 92123, (619) 469-2002, Web Site: <http://www.ahahousing.com/>

Regarding the IMPERIAL VALLEY areas, inquiries on First Time Homebuyer Programs may be directed to the following:

City of Calexico	Ronnie Luna	(760) 768-7491
City of El Centro	Norma Villicaña	(760) 337-4599
City of Holtville	Vivia Arellano	(760) 356-2912
City of Imperial	Gracie Havermale	(760) 355-3335
City of Brawley	Eva Madueño	(760) 344-8622

The following list includes many of the loan programs available to residents of San Diego and Imperial Counties. You should check with local lenders about the loan packages that may interest you and for which you may qualify.

**VA (VETERANS AFFAIRS):** Insured by the Veterans Affairs Department of the federal government. VA loans are available through lending institutions, however, only eligible military veterans may apply. For more information, call (619) 400-5340.

**CAL-VET:** Only those veterans purchasing property in California and who were released honorably from active duty, having served at least 90 consecutive days during periods of war, are eligible for these loans. For more information, call (800) 952-5626.

**FHA (FEDERAL HOUSING ADMINISTRATION):** Administered through the federal Housing and Urban Development (HUD) department, these loans are available from approved lenders. For more information, view the HUD website at [www.hud.gov](http://www.hud.gov) or contact a lender of your choice.

**CHFA (CALIFORNIA HOUSING FINANCE AGENCY):** These loans are available through many of the established mortgage banking firms for first-time homebuyers. Interested parties should call 1-800-789-2432 or visit the CHFA website: <http://www.calhfa.ca.gov/> for the most current loan information.

**FANNIE MAE (FEDERAL NATIONAL MORTGAGE ASSOCIATION):** The Community Home Buyers Program (CHBP) is a mortgage program that was created by Fannie Mae in partnership with mortgage lenders and mortgage insurance companies. These companies work closely with state and local governments, as well as community groups, to provide affordable homeownership opportunities. Please call (800) 732-6643 or (818) 710-3000.

## **HUD IS ONLINE**

The U.S. Department of Housing and Urban Development has one of the most widely recognized and award winning web sites within the Federal Government. This site is a place where citizens, local governments, community organizations and elected officials can access information on all HUD programs, grants and services. In addition, local information is available about HUD homes and local investment and expenditures of HUD dollars in the San Diego jurisdiction.

[www.hud.gov](http://www.hud.gov)

<http://espanol.hud.gov>

Additionally, HUD Home sales in San Diego and Imperial Counties are administered by a marketing and management contractor called: **PEMCO, LTD.** Their website is located at:

<http://www.hudpemco.com/>

This site will give you a complete guide and description of the home buying process including broker information, updated property listings, the bidding process and details of various single-family homebuyer programs such as Officer and Teacher Next Door.

**PEMCO** can also be reached at:

PEMCO, LTD. dba REO PEMCO, LTD.  
1600 Sacramento Inn Way, Suite 210  
Sacramento, California 95815  
Tel 916.927.7313  
Fax 916.927.7454  
Toll Free: 877.927.7313  
Email: hudpemco@aol.com

The HUD Homeownership Center (HOC) in Santa Ana monitors PEMCO, LTD and all HUD Home sales in Southern California. If you have any questions, comments, or complaints, please call them (toll-free) at:

**(800) CALLFHA or (800) 225-5342**

**TDD/TDY: 1 (877) TDD2HUD or (877) 833-2483**

**Email: [hud@custhelp.com](mailto:hud@custhelp.com)**

Updated: September 2006